

Information to identify the case:

Debtor 1	Victor Jose Osorio	Social Security number or ITIN xxx-xx-7472
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 17-12982-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Victor Jose Osorio

5/4/18

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Victor Jose Osorio
Debtor

Case No. 17-12982-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 53

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db +Victor Jose Osorio, 497 Piermont Road, Cresskill, NJ 07626-1524
517141140 +Albany County Clerk, 95 Tivoli Street, Albany, NY 12207-1304
517141141 +Ariette Cancel, 60 WEst 162nd Street, Bronx, NY 10452-5466
516648626 +Capital One/Neiman Marcus/Bergdorf Goodm, Po Box 729080, Dallas, TX 75372-9080
517036000 +Creston Holding, LLC, Goldberg Weprin Finkel Goldstei LLP, 1501 Broadway, 22nd floor, New York, NY 10036-5600
516804271 +Dairyland USA, 240 Food Center Drive, Bronx, NY 10474-7045
516804273 Federal Wine & Spirits Company, Port Kearny, Kearny, NJ 07032
516648637 +Garden Savings F.c.u., 129 Littleton Rd, Parsippany, NJ 07054-1897
516804274 +Granite Realty LLC, Kaplan and Duval, LLP, 530 Old Country Road, Suite 200, Westbury, NY 11590-4500
517141142 IRS, PO BOX 93100, Louisville, KY 40293
517220796 ++J AND J SPORTS PRODUCTIONS INC, 950 SOUTH BASCOM AVENUE, STE 3010, SAN JOSE CA 95128-3539
(address filed with court: J&J Sports Productions, 2380 S. Bascom Avenue #200, Campbell, CA 95008)
516804275 +Jonathan Colon, 1099 E. 23rd Street, Paterson, NJ 07513-1624
516804276 +Macy's, PO Box 78008, Phoenix, AZ 85062-8008
517156631 +Mark Pizarro, 1691 Michigan Avenue, Suite 360, Miami Beach, FL 33139-2572
516804277 +Mercer County Clerk, 240 W State Street, Trenton, NJ 08608-1002
517138978 New York State Department, Taxation and Finance, PO BOX 5300, Albany, NY 12205-0300
516804278 +New York State Department of Tax, WA Harriman Campus, Albany, NY 12227-0001
516804279 +ORIN MANAGEMENT CORP., PO BOX 541168, FLUSHING NY 11354-7168
(address filed with court: Orin Management Corp., PO Box 1168, Flushing, NY 11354)
516804280 +Ozzie Perez, 163 Greenvale Avenue, Yonkers, NY 10703-2003
516648640 PNC, Attn: PNC Customer Service, Po Box 53520, Pittsburgh, PA 15253
516648641 +Porsche Financial Srvc, 1 Porsche Dr, Atlanta, GA 30354-1654
516648642 +Specialized Loan Servicing, P.O.Box 636005, Littleton, CO 80163-6005
516804281 +State of New Jersey, Division of Taxation, PO Box 1018, Moorestown, NJ 08057-0018
517137724 +State of New Jersey, Division of Taxation, Pioneer Credit Recovery, P.O. Box 1018, Moorestown, NJ 08057-0018
516868862 +TD Auto Finance LLC, c/o Michael E. Blaine, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
516648649 +TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
516648655 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
516804283 +White House Veal Company, 3591 Lorrie Drive, Oceanside, NY 11572-5947
516804282 +Windels Marx Lane & Mittendorf, LLP, Attn: Charles E. Simpson, Esq, 156 W. 56th Street, New York, NY 10019-3800
517156630 +Withum, Smith & Brown, 400 Sylvan Avenue, Suite 203, Englewood Cliffs, NJ 07632-2717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 05 2018 00:13:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 05 2018 00:12:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516648621 +EDI: AMEREXPR.COM May 05 2018 03:54:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516648623 EDI: BMW.COM May 05 2018 03:54:00 BMW Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
516648628 +EDI: CHASE.COM May 05 2018 03:54:00 Chase Bank, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
516648629 +EDI: CHASE.COM May 05 2018 03:54:00 Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298
516648631 +EDI: CHASE.COM May 05 2018 03:54:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
516648632 +EDI: CHASE.COM May 05 2018 03:54:00 Chase Card Services, Correspondence Dept, Po Box 15278, Wilmington, DE 19850-5278
516648633 EDI: WFNNB.COM May 05 2018 03:54:00 Comenity Bank/Express, Po Box 18215, Columbus, OH 43218
516804272 EDI: DISCOVER.COM May 05 2018 03:54:00 Discover Financial, PO Box 15316, Wilmington, DE 19850
516868779 EDI: DISCOVER.COM May 05 2018 03:54:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516648634 +EDI: DISCOVER.COM May 05 2018 03:54:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516648635 +E-mail/Text: bankruptcy.bnc@ditech.com May 05 2018 00:12:44 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
516648639 +EDI: HFC.COM May 05 2018 03:54:00 Hsbc Bank Usa, Na, Po Box 2013, Buffalo, NY 14240-2013
517137723 +EDI: IRS.COM May 05 2018 03:54:00 IRS, P.O. Box 8208, Philadelphia, PA 19101-8208
516648643 +EDI: RMSC.COM May 05 2018 03:54:00 Syncb/tourneau, Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
516648644 +EDI: RMSC.COM May 05 2018 03:54:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

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Date Rcvd: May 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516648645 +EDI: RMSC.COM May 05 2018 03:54:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516648648 EDI: TDBANKNORTH.COM May 05 2018 03:54:00 Td Banknorth Maine, Td Bank/Attn: Bankruptcy, Po Box 1190, Lewiston, ME 04243
516648651 EDI: TFSR.COM May 05 2018 03:53:00 Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408
516648647 +EDI: CHRYSLER.COM May 05 2018 03:53:00 Td Auto Finance, Attn: Bankruptcy, Po Box 551080, Jacksonville, FL 32255-1080
516648650 +EDI: WTRRNBNK.COM May 05 2018 03:54:00 Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
516648656 +EDI: WFFC.COM May 05 2018 03:54:00 Wells Fargo Bank, Na, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516791418 See amended Creditor Matrix
516648622* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516648625* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306
(address filed with court: Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016)
516648624* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306
(address filed with court: Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016)
516648627* +Capital One/Neiman Marcus/Bergdorf Goodm, Po Box 729080, Dallas, TX 75372-9080
516648630* +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298
516648636* +Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
516648638* +Garden Savings F.C.U., 129 Littleton Rd, Parsippany, NJ 07054-1897
516648646* +Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516648652* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408)
516648653* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408)
516648654* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408)
TOTALS: 1, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '****' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2018 at the address(es) listed below:

Aileen Perez on behalf of Debtor Victor Jose Osorio aperezesq@yahoo.com, aperezesq@yahoo.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2007-10 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Donald Troy Bonomo on behalf of Debtor Victor Jose Osorio dbonomo123@gmail.com, tdr68458@notify.bestcase.com
Michael E. Blaine on behalf of Creditor TD Auto Finance LLC mblaine@schillerknapp.com, tshariff@schillerknapp.com:kcollins@schillerknapp.com:ahight@schillerknapp.com
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbsi.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbsi.com
Scott S. Rever on behalf of Trustee Nicholas J. Delzotti srever@wjslaw.com, srever@ecf.inforuptcy.com;dmendez@wjslaw.com;dmendez@ecf.inforuptcy.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8